

To: ABAG Executive Board of Directors

From: Vina Maharaj, Retired ABAG Employee

Date: September 17, 2015

Subject: **Agenda Item 10, Response to MTC Proposal, Reference: Memo titled “Financial Implication of Removal of Planning and Research Functions from ABAG on ABAG’s Unfunded Pension Liability and Retiree Health Care**

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I would like to refer to the above titled memo which is part of Agenda Item 10.

I retired from ABAG in December, 2013, after working there for fourteen years. I worked as a program assistant in the ABAG POWER Dept. which had a staff of only two, the Program Manager and myself. We served a total of 67 member jurisdictions in the early years with electricity and gas programs, and in the later years, 38 member jurisdictions with the gas program.

During these 14 years, I worked extremely hard, not just as an assistant but at all levels and wore every cap that I had to in order to provide service to my members. I helped cities and counties of the Bay Area with their energy needs. In my opinion, I did not have much promotional growth or the salary equivalency of the hard work I was doing during this entire time at ABAG due to the program’s financial constraints. However, the only consolation I had was that I would receive retiree medical and pension benefits when I retired someday. It was a difficult and frustrating 14 years that I spent at ABAG in terms of salary and promotion as year after year my pay remained the same, while the work increased by leaps and bounds. Our members appreciated our work very much and continue to appreciate the services of ABAG POWER. They place a high value on the services provided by ABAG POWER as they have indicated that ABAG POWER is the only trusted place they can turn to, in order to get accurate information on the ever demanding complicated energy industry. Many of my member jurisdictions will attest to this fact regarding my excellent services provided to ABAG POWER during my tenure.

I had no idea when I retired that such a possibility existed, where my pension and medical benefits could get slashed or even taken away. This is so very shocking and beyond belief in my experience. It would be very highly unethical and a great dishonor to do this to the already retired employees, who cannot go back to work for whatever reasons, either medical or age-wise and are depending on their pension and medical benefits for their livelihood. This was not just given to us, we worked hard for it, it was promised to us. How can anyone legally take this away from us? I would like to understand, how is this even possible? Why is this even mentioned at all as a possible impact if ABAG is dissolved? These benefits are already earned, it is not pending to be earned?

The impact of MTC removing Planning functions from ABAG, on my life will be as follows:

- With a 60% reduction of my pension benefits (mine is single income household), and with the retiree medical benefits taken away, I would lose approximately **\$1,911.87 a month of earned benefits** taken away from me, for the rest of my life. Just to mention here that part of my pension benefits,

includes \$38 thousand of my own personal money with which I purchased additional years of service credit with CalPERS.

- I will lose my house within a few months of this event, and will have hardly much left to live on.
- I don't have a job anymore, and the prospects don't look good either at this age to start over.
- It seems like I would fall in the category group of staff who will not only lose 60% of pension benefits, but will also lose medical benefits, since I am currently part of the 40 staff who receive retiree health benefits.
- With what money will I purchase medical benefits for myself, as per the new Covered California law which requires all citizens pay mandatory monthly medical premiums? With almost everything taken away from me, how will I pay for medical premiums when there won't even be enough income left to pay for mortgage or food?

Can you imagine the impact this will have on a retiree's life? Where will we get the money to survive on, when we depended on our pensions for our livelihood? How will we support ourselves?

You cannot allow this to happen because it is highly unfair and unethical to put people on the streets. I will basically go on the streets, if you were to take 60% of my pension and my medical benefits.

Where will ABAG or the individual retired staff get the money for legal fights with a giant like CalPERS?

- ❖ **We urge you to vote against MTC taking over ABAG Plan. You cannot allow this to happen. This will ruin the lives of a lot of very hard working, deserving ABAG employees and it will be on your conscience as well, for the rest of your lives if these older retirees were put on the streets by these actions.**
- ❖ **We urge you to make MTC restore the annual funding promised to ABAG through 2021 for Plan Bay Area staffing.**
- ❖ **We urge you to stop MTC end its efforts for a de facto partial merger in any way, shape or form.**
- ❖ **We urge you to vote that MTC and ABAG participate in a formalized open and transparent discussion that includes active Union participation in the process. Any discussion about mergers should include guiding principles that calls for protection and preservation of jobs, earned pensions and benefits.**

I hope you will all place some values on human life and end this unwelcome move by MTC to take away Planning functions from ABAG. It is time the ABAG Executive Board and the MTC Commissioners realize that this move will be very destructive to the current and retired hard working staff of ABAG. ABAG is an excellent organization and needs to remain open in order to continue the various excellent programs they offer to the Cities and Counties of the Bay Area, in addition to the Planning functions. Thank you.